

ABSTRACT OF THE DISCLOSURE

A computer-implemented method, including receiving information regarding a transaction involving an account, wherein the information regarding the transaction is received by a receiver prior to a processing, a completion, a consummation, or a cancellation, of the transaction, processing the information regarding the transaction with a processing device using information regarding the account, generating a report or a message in response to the processing of the information regarding the transaction, wherein the report or the message contains information regarding a charge-back regarding a previous transaction involving the account, and transmitting the report or the message to a communication device associated with a merchant, vendor, or provider, of a good, product, or service.